

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Clifford D. Wright  
Debtor

Case No. 17-15786-aih  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: lsmit  
Form ID: 309I

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Oct 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2017.

db +Clifford D. Wright, 3565 Radcliff Rd., Cleveland Heights, OH 44121-1547  
tr +Lauren A Helbling, 200 Public Square, #3860, Cleveland, OH 44114-2322  
25093746 +ALFRED PEREZ, 277 STARBIRD DR., MONTEREY PARK, CA 91755-5638  
25093747 +AUDREY MORGAN, C/O JEFFREY FANGER, ESQ., 600 SUPERIOR AVENUE EAST, SUITE 1300,  
CLEVELAND, OH 44114-2654  
25093748 +CITI FINANCIAL, C/O LEE PETERSEN, P O BOX 13118, AKRON, OH 44334-8518  
25093749 CITIBANK (SOUTH DAKOTA), 7930 NE 110TH ST, KANSAS CITY, MO 64153  
25093750 +CITIZEN'S BANK, RJW 218, PO BOX 42002, PROVIDENCE, RI 02940-2002  
25093751 +CLEVELAND STATE UNIVERSITY, 2121 EUCLID AVE., MC 115, CLEVELAND, OH 44115-2226  
25093752 CONVERGENT OUTSOURCING, ATTN: BANKRUPTCY DEPT, RENTON, WA 98057  
25093754 +CUYAHOGA COUNTY CLERK OF COURTS, 1200 ONTARIO STREET, CLEVELAND, OH 44113-1604  
25093756 EDWARD MAGISTE, TRUSTEE, 7995 INDIAN HOLLOW RD., GRAFTON, OH 44044  
25093757 +GREAT LAKES TRUST C/O ADAM TOMKO, 1213 PROSPECT AVENUE, SUITE 300, CLEVELAND, OH 44115-1260  
25093759 +OHIO ATTY GENERAL'S OFFICE, 150 EAST GAY STREET, COLUMBUS, OH 43215-3130  
25093760 +SELECT PORTFOLIO SERVICING, P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250  
25093761 +STANLEY DURAJ, C/O VIRGIL E. BROWN, JR., TRUSTEE, 4070 MAYFIELD RD.,  
SOUTH EUCLID, OH 44121-3036  
25093762 +STATE OF OHIO DEPT OF TAXATION, C/O OHIO ATTORNEY GENERAL, 150 EAST GAY STREET,  
COLUMBUS, OH 43215-3130  
25093763 THE GREAT LAKES TRUST, C/O ANDREW M TOMKO, CLEVELAND, OH 44115  
25093764 +USDOE/GLELSI, 2401 INTERNATIONAL LANE POB 7859, MADISON, WI 53704-3121  
25093765 +USDOE/GLELSI, 2401 INTERNATIONAL POB 7859, MADISON, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: wkaster@dannlaw.com Oct 03 2017 22:38:59 Whitney Kaster,  
The Dann Law Firm Co., LPA, PO Box 6031040, Cleveland, OH 44103

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Oct 03 2017 22:39:27 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
25093753 +EDI: RCSFNBMARIN.COM Oct 03 2017 22:08:00 CREDITONEBNK, PO BOX 98872,  
LAS VEGAS, NV 89193-8872  
25093755 E-mail/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US Oct 03 2017 22:42:05 CUYAHOGA COUNTY TREASURER,  
2079 EAST 9TH STREET, CLEVELAND, OH 44115-0000  
25093758 +EDI: MERRICKBANK.COM Oct 03 2017 22:08:00 MERRICK BK, POB 9201,  
OLD BETHPAGE, NY 11804-9001  
25093760 +E-mail/Text: jennifer.chacon@spservicing.com Oct 03 2017 22:42:26  
SELECT PORTFOLIO SERVICING, P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250  
TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2017 at the address(es) listed below:

Craig H. Shopneck chl3shopneck@chl3cleve.com, cshopneck13@ecf.epiqsystems.com  
Lauren A Helbling chl3trustee@chl3cleve.com, lhelbling13@ecf.epiqsystems.com  
Whitney Kaster on behalf of Debtor Clifford D. Wright wkaster@dannlaw.com,  
notices@dannlaw.com;bflick@dannlaw.com;brittany@dannlaw.com

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Clifford D. Wright</b>	Social Security number or ITIN	<b>xxx-xx-8768</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Northern District of Ohio</b>	Date case filed for chapter	<b>13 9/30/17</b>
Case number:	<b>17-15786-aih</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Clifford D. Wright	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3565 Radcliff Rd. Cleveland Heights, OH 44121	
<b>4. Debtor's attorney</b> Name and address	Whitney Kaster The Dann Law Firm Co., LPA PO Box 6031040 Cleveland, OH 44103	Contact phone 216-373-0539 Email: <a href="mailto:wkaster@dannlaw.com">wkaster@dannlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lauren A Helbling 200 Public Square #3860 Cleveland, OH 44114-2321	Contact phone (216) 621-4268
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 10/3/17

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 8, 2017 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification required ***</b> <b>*** Proof of Social Security Number required ***</b>	<b>Location:</b> <b>341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Deadline to File an Objection to Confirmation:</b>	<b>Filing deadline: 1/8/18</b>           <b>Filing deadline: 2/6/18</b> <b>Filing deadline: 3/29/18</b> <b>Filing deadline: 7 days before the confirmation hearing date.</b>   <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separately. The hearing on confirmation will be held on: <b>12/21/17 at 01:00 PM, Location: H.M. Metzenbaum Courthouse, 201 Superior Avenue, Courtroom #1A, Cleveland, OH 44114</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	